

**FY'16
Health Insurance Rates**

HEALTH PLANS		FY'15			HEALTH PLANS		FY'16				
		Current Rates / Annual Costs					Renewal Rates / Annual Costs			Renewal Rate Increase	Employee's Annual Increase
		Annual Premium	Town's Share	Employee's Share			Annual Premium	Town's Share	Employees' Share		
Network Blue v.3	Ind.	7,969.20	5,976.90	1,992.30	Network Blue v.3	Ind.	8,829.12	6,621.84	2,207.28	10.79%	214.98
	Fam.	20,922.12	15,691.59	5,230.53		Fam.	23,179.68	17,384.76	5,794.92	10.79%	564.39
PPO Options v.3	Ind.	10,250.64	5,637.85	4,612.79	PPO Options v.3	Ind.	11,356.68	6,246.17	5,110.51	10.79%	497.72
	Fam.	26,921.88	14,807.03	12,114.85		Fam.	29,826.84	16,404.76	13,422.08	10.79%	1,307.23
Dental High	Ind.	697.44	-	697.44	Dental High	Ind.	697.44	-	697.44	0.00%	-
	Fam.	1,475.16	-	1,475.16		Fam.	1,475.16	-	1,475.16	0.00%	-
Dental Standard	Ind.	561.12	-	561.12	Dental Standard	Ind.	561.12	-	561.12	0.00%	-
	Fam.	1,173.60	-	1,173.60		Fam.	1,173.60	-	1,173.60	0.00%	-
The Standard	Ind.	229.20	171.90	57.30	The Standard	Ind.	229.20	171.90	57.30	0.00%	-

Payroll Deductions - FY16

HEALTH PLANS	Bi-weekly Payroll Deductions (26)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
Network Blue v.3	84.90	222.88	735.76	1,931.64
PPO Options v.3	196.56	516.23	946.39	2,485.57
Dental High	26.82	56.74	58.12	122.93
Dental Standard	21.58	45.14	46.76	97.80
The Standard	2.21	-	19.10	-

Note: The 10.79% rate increase for FY'16 is based on the actual annual premium year-over-year.

* The out-of-pocket maximum for medical benefits is \$2,500 per member (\$5,000 per family). The out-of-pocket maximum for prescription drug benefits is \$1,000 per member (\$2,000 per family).

* Rates take effect on the June 5th payroll